



Order Filed on August 19, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Friedman Vartolo LLP

1325 Franklin Avenue – suite 160

Garden City, New York 11530

bankruptcy@friedmanvartolo.com

T: (212) 471-5100

F: (212) 471-5150

Attorneys for SN Servicing Corporation as servicer for  
U.S. Bank Trust National Association as Trustee of  
BKPL-EG Basket Trust

In Re:

Sheila A Dizenzo fka Sheila Roach  
Debtor

Case No.: 18-19439-ABA

Chapter: 13


Hon. Judge: Andrew B. Altenburg  
Jr.

Hearing Date: August 9, 2022, at  
10:00AM

**CONSENT ORDER RESOLVING MOTION TO VACATE STAY**

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby **ORDERED**.

**DATED: August 19, 2022**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

Applicant: SN Servicing Corporation as servicer for U.S. Bank Trust National Association, as Trustee of BKPL Lodge Series I Trust  
Applicant's Counsel: Friedman Vartolo LLP  
Debtor's Counsel: Richard S. Hoffman, Jr.  
Property (Collateral): 3520 Coles Mill Road, Franklinville, NJ 08322

Relief Sought:

- Relief from Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor(s) is/are overdue for **11** months, from **10/01/2021** to **08/01/2022**.
- ☒ The Debtor(s) is/are overdue for **6** payments at **\$1,778.18** per month and **5** months at **\$1,995.36** per month.
- ☒ The Debtor(s) is/are due for **\$318.36** in accrued late charges.
- ☒ The Debtor(s) is/are due for **\$588.00** in attorney's fees and costs (to be awarded

separately in part 5 of this Order).

- ☒ Applicant acknowledges suspense funds in the amount of **\$1.82**

Total Arrearages Due: **\$20,962.42**

2. Debtor(s) must cure all post-petition arrearages, as follows:

- ☐ Immediate payment shall be made in the amount of \_\_\_\_\_. Payment shall be made no later than \_\_\_\_\_.
- ☒ Beginning on **August 1, 2022**, regular monthly mortgage payments shall continue to be made in the amount of **\$1,995.36-** per terms of Note, Mortgage and/or payment change notices.
- ☒ Beginning on **September 1, 2022**, through and including **January 1, 2023**, additional monthly cure payments shall be made in the amount of **\$3,493.73** for **5** months; and beginning on **February 1, 2023**, an additional monthly cure payment shall be made in the amount of **\$3,493.77** for **1** month.
- ☐ The amount of **\$**\_\_\_\_\_ shall be capitalized in the debtor's Chapter 13 plan. Said

amount shall be set up on Trustee's ledger as a separate Claim. Debtor(s) shall file a Modified Plan within 10 days from the entry of this Order to account for the additional arrears to be paid to the secured creditor via Chapter 13 Plan and to adjust monthly payments to the Chapter 13 Trustee accordingly.

3. Payments to the Secured Creditor shall be made to the following address:

Payments: SN Servicing Corporation  
P.O. Box 660820  
Dallas, TX 75266

4. In the event of default:

☒ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment commencing after the cure of the post-petition delinquency is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor(s), and Debtor('s) attorney and the court shall enter an Order granting relief from the Automatic Stay.

☒ In the event the Debtor(s) converts to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtor(s) fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor(s), and Debtor('s) attorney and the court shall enter an Order granting relief from the Automatic Stay.

☒ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor(s), and Debtor('s) attorney and the court shall enter an Order granting relief from the Automatic Stay


5. Award of Attorney's Fees:

The Applicant is awarded attorney's fees of \$400.00 and costs of \$188.00.

The fees and costs are payable:

- ☐ Attorney's fees and costs have been included in the Consent Order.
- ☒ Through the Chapter 13 plan. The fees/costs shall be set up as a separate claim to be paid by the Standing Trustee and shall be paid as an administrative claim.
- ☐ To the Secured Creditor within \_\_\_\_\_ days
- ☐ Attorney's fees are not awarded.
- ☐ Movant reserves its right to file a Post-Petition Fee Notice for fees and costs incurred in connection with the Motion for Relief.

The undersigned hereby consent to the form and entry of the foregoing order.

  
\_\_\_\_\_  
Richard Hoffman, Esq.  
*Attorney for Debtor*

/s/ Jonathan Schwalb, Esq.  
Jonathan Schwalb, Esq.  
*Attorney for Secured Creditor*